

**STATEMENT****INSURANCE ASSOCIATION OF CONNECTICUT**

Insurance and Real Estate Committee

February 25, 2010

SB 194, An Act Concerning Rate Approval For  
Individual Health Policies

SB 194, An Act Concerning Rate Approval For Individual Health Policies, seeks to amend Section 38a-481 of the Connecticut General Statutes and adds new sections creating a whole new process amending the rate approval for all individual health policies defined pursuant to Section 38a-469. It is my understanding after talking to the representative of the Health Care Advocate's Office, the intent of SB 194 is to amend the rate approval procedures as they apply to pure medical type coverages. However, as drafted SB 194 fails to provide clarity as to the scope of the application of its provisions. The Insurance Association of Connecticut would like the opportunity to work with the committee to amend the language contained in SB 194 to provide such clarity by removing coverages like long term care, disability, Medicare Supplement and specified disease from the new rate approval process, so that they continue to be governed by existing rate regulation provisions in section 38a-481.